

Testimony in support of HB 5443 AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

**Insurance and Real Estate Committee Public Hearing
March 3, 2016**

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Good afternoon, Co-Chairs Crisco and Megna and members of the Insurance and Real Estate Committee.

Thank you for the opportunity to testify in support of HB 5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

My name is Amy Gagnon. I live in New Britain and I am a volunteer with Protectors of Animals and serve on the Board of Directors for Connecticut Votes for Animals.

For years, the media has capitalized on the public's fears by promoting news stories that sensationalize and hype certain types of dogs. Headlines are full of myths and untruths. This helped set the stage for breed specific laws (BSL)¹ and caused countless dogs to lose their homes and even their lives. In 2013, Connecticut enacted PA 13-103 that preempted municipalities from regulating dogs on the basis of breed, and Connecticut became the 15th state prohibiting breed-specific legislation. By doing this, Connecticut recognized that there is no evidence to conclude that one group of dogs should be considered unduly dangerous. Regulating dogs on the basis of breed has not proven to increase community safety. Community safety is only ensured when public policy based on a responsible pet ownership model takes place.² The insurance industry should apply these same standards.

In late 2013, the *Journal of the American Veterinary Medical Association* published a comprehensive study of dog bite-related fatalities.³ The study covered all incidents that occurred during a ten-year period from 2000 through 2009, and it is based on investigative techniques and data not previously employed in dog bite studies. The study identified seven factors potentially within the control of dog owners that co-occurred, in various combinations, in the overwhelming majority of dog bite-related fatalities. Included in the factors identified were failure to neuter, abuse and neglect, isolation from humans, among other things. Four or more of the factors they identified co-occurred in 80.5% of the incidents during the 10-year period studied. This rate of co-occurrence has remained consistent through the latest year analyzed, which was 2012, with a rate of 79.1% for the entire 13-year period. Breed was not among the factors identified.⁴

According to Best Friends Animal Society, a national organization whose mission is to end animal homelessness, it has been shown that nearly 90% of shelter dogs visually identified as a particular breed are mislabeled. This misidentification becomes a huge problem when municipalities pass laws that discriminate against dogs of certain breeds. The laws end up adversely affecting not only dogs of the targeted breeds, but also many other dogs that simply look like them.⁵

¹ "Reflecting on Pit Bulls - Whatever they are!" BadRap.org

² "Connecticut joins state ranks preempting breed-specific laws," National Canine Research Council, June 10, 2013

³ Patronek, G.J., Sacks, J.J., Delise, K.M., Cleary, D.V., & Marder, A.R. (2013). Co-occurrence of potentially preventable factors in 256 dog bite-related fatalities in the United States (2000-2009). *Journal of the American Veterinary Medical Association*, 243(12), 1726-1736

⁴ "Injurious Dog Bites: Causes and Prevention," National Canine Research Council, 2014, <http://www.nationalcanineresearchcouncil.com/dogbites/causes-and-prevention/>

⁵ "Pitbull Facts and Myths," Best Friends Animal Society, <http://bestfriends.org/resources/pit-bull-terriers/pit-bull-facts-and-myths>

I mention shelter dogs because I work and have worked with many local pounds and animal control facilities and I have seen countless dogs surrendered due to insurance companies refusing their owners' coverage. These dogs were discriminated against simply because of the way they looked. Worse than being surrendered, when there is no recourse and shelters are full, desperate people end up abandoning their dogs, leaving them tied to fences or left to roam. If municipalities are full when they retrieve these dogs, these abandoned animals are often just euthanized.

In early 2013 I met a couple in my hometown of New Britain. They were older and had limited means. The husband works as the building manager in the complex where they live. They had a seven-year-old yellow dog who was docile and even tempered. They adopted her when she was just a puppy. One day, an insurance adjuster came to assess the property. He naturally went first to the building manager's door. There, Lynn the dog, greeted him. A few days later, the owner visited the couple and told them that they could no longer keep Lynn, the insurer would not renew his policy because she was a pit bull. This is when they contacted me. I have never witnessed such broken people. They were losing an important and vital part of their world because of the way their dog looked. It was at this moment I realized that these injustices had to stop.

There is no evidence from controlled studies of dog bites that one kind of dog is more likely to bite a human being than another kind of dog.⁶ You cannot identify a dangerous dog simply by the way it looks. I kindly urge you during your investigation to reference sound, science-based studies like those from the American Veterinary Medical Association and the National Canine Research Council. If HB 5443 were to pass, countless dogs would keep their homes and dozens fewer dogs each year would be euthanized. Please support this important piece of legislation and require insurance companies to stop using breed as a factor in the cost and availability of homeowners and renters insurance.

I thank you today for your time and consideration.

Amy G Gagnon
New Britain, CT

⁶ "Breed-specific Legislation (BSL) FAQ," National Canine Research Council, <http://nationalcanineresearchcouncil.com/dog-legislation/breed-specific-legislation-bsl-faq/>